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DELAWARE BULLETIN NO. DE-360-5-2

SUBJECT: PER – Federal Employees’ Health Benefits (FEHB) Open Season

Purpose: To notify employees of the 2005 FEHB Open Season.

Expiration Date: December 14, 2004

The Federal Employees Health Benefits (FEHB) 2005 Open Season is November 8 through December 13, 2004. Your current health plan will send you a copy of its brochure and a notice of its 2005 rates before open season begins. Be sure you review the section of the brochure that describes how benefits have changed for 2005.

During open season, any eligible employee who is not currently enrolled may enroll, and any eligible enrollee may change from one plan or option to another, from self only to self and family, or make a combination of these changes. In addition, open season allows employees to change their premium conversion election. An eligible employee who enrolls in FEHB may elect to participate or to waive participation in premium conversion. An eligible enrollee may elect to begin participation if they have previously waived, or waive participation.

Enrollees who wish to continue their current FEHB enrollments and premium conversion elections do not need to take any action during this open season. **However, enrollees whose plans will not be participating in the FEHB Program after December 31, 2004, or whose plans dropped the enrollment code they are enrolled in, MUST enroll in a different plan to continue FEHB coverage in 2005.** Significant events affecting certain plans during the upcoming FEHB Open Season can be found in OPM’s Benefits Administration Letter 04-404 at the following website: <http://www.opm.gov/asd/pdf/2004/04-404.pdf>.

Types of Plans Available Under the FEHB Program

Managed Fee-for-Service Plans

These plans reimburse you or your health care provider for covered services after you receive the service. If you enroll in one of these plans, you may choose your own physicians, hospitals, and other health care providers.

These plans are considered “managed” because they all contain features such as pre-certification of hospital admissions and utilization review of ongoing care. In addition, most of the fee-for-service plans have preferred provider arrangements in many parts of the country. You can reduce your out-of-pocket expenses and, in some cases, receive enhanced benefits by using preferred providers.

Fee-for-service plans include the Blue Cross Blue Shield Service Benefit Plan and plans sponsored by unions and other employee organizations. Several employee organization plans are open to all eligible employees who are full or associate members of the organizations that sponsor the plans. Other employee organization plans are restricted to certain groups and/or agencies.

FEHB Non-Postal Fee-for-Service Premium Rates for 2005 can be found at the following website: http://apps.opm.gov/rates/non_postal.cfm?state=ffs.

Health Maintenance Organization Plans (HMOs)

These plans provide a comprehensive array of medical services, emphasizing prevention and early detection of disease, through contracted physicians, hospitals, and other providers in particular locations.

Each HMO is open to employees within the plan’s enrollment area. You cannot enroll in an HMO if you are located outside its enrollment area. Refer to the plan’s brochure if you have any questions about the enrollment area. If you are enrolled in an HMO, be sure to review the brochure carefully to see if there are any changes in the plan’s service area, which would require any action on your part.

FEHB Non-Postal Premium Rates for 2005 for Health Maintenance Organizations (HMOs), and Point of Service (POS) can be found at the following website: http://apps.opm.gov/rates/non_postal.cfm. NOTE: Only those states with plans are listed.

Plans Offering a Point of Service (POS) Product

Some FEHB plans combine their features. A number of fee-for-service and HMO plans offer two forms of health care delivery, known as “in network” and “out of network.”

In an HMO that offers a POS product, the POS product acts like a fee-for-service plan. The HMO enrollees may use non-affiliated (out of network) providers if they wish, but the services will cost them more in terms of deductibles and coinsurance than if they used plan providers.

In a fee-for-service plan with a POS product, the POS product acts like an HMO. If they agree to let their medical care be managed by in network physicians, plan enrollees will get a better benefit, usually in the form of richer benefits and lower copays or coinsurance.

If you are considering enrolling or making an enrollment change, the 2005 Guide to Federal Employees Health Benefits Plan (FEHB Guide) is available at the following web address: <http://www.opm.gov/insure/05/guides/70-1.pdf>. The FEHB Guide contains a comparison chart that gives general information about each plan. The Guide also shows the biweekly and monthly premium rates, as well as the accreditation status of those plans that took the initiative to seek

review by the National Committee for Quality Assurance (NCQA), the Joint Commission on Accreditation of Healthcare Organizations (JCAHO), and/or American Accreditation Healthcare Commission (URAC).

Do not rely solely on the FEHB Guide when deciding whether to enroll or change enrollment to a specific plan. If you decide you are interested in making an enrollment change after reviewing the FEHB Guide, you should consult the plan's brochure for a complete description of benefits.

How to Enroll or Make an Enrollment Change during Open Season

Employees who wish to enroll or change their FEHB enrollment should do so using Employee Personal Page. If you do not have access to a computer, you may also complete a Health Benefits Registration Form, Standard Form 2809. This form may be obtained from the OPM web site at: http://www.opm.gov/forms/pdf_fill/sf2809.pdf. SF-2809 forms must be completed and submitted to Human Resources before the close of business on December 13, 2004.

Employees who wish to change their premium conversion election should do so using Employee Personal Page. If you do not have access to a computer, you may also complete a FEHB Premium Conversion Waiver/Election Form. Please contact Human Resources to obtain a copy of the form.

Effective Date of All Changes

New enrollments, changes to current enrollments, and changes to premium conversion elections made during open season will become effective the first day of the first **full** pay period beginning in 2005, which is **January 9, 2005**. You will **not** be covered by your new plan until this date. If you change plans, any covered expenses incurred between January 1, 2005, and January 8, 2005, will count toward the 2004 deductible of the plan you are changing from.

Information that you provide by enrolling in the Federal Employees Health Benefits Program may be used for computer matching with Federal, State, or Local Agencies' files to determine whether you qualify for benefits, payments, or eligibility in the Federal Employees Health Benefits Program, Medicare, or other Government benefits programs.

Temporary Continuation of Coverage (TCC)

If you have FEHB coverage and leave Federal employment, you will usually be eligible for up to 18 months of TCC (unless you are separated for gross misconduct). TCC can continue for up to 36 months for dependents who lose eligibility as family members under your enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they marry or reach age 22.

TCC enrollees must pay the total plan premium (without a Government contribution) plus a 2% charge for administrative expenses. There are specific periods within which you or your dependent must enroll for TCC. Full details on TCC can be found at <http://www.opm.gov/insure/05/guides/pdf/70-5.pdf>.

Important: You must exhaust TCC eligibility as one condition for guaranteed access to individual health coverage under the Health Insurance Portability and Accountability Act.

If you have any questions, please call Karen Stubbs, Human Resources Specialist, at (302) 678-4173.

/s/

GINGER L. MURPHY
State Conservationist

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